

In re:
Kimberly Atkinson
Kimberly Atkinson
Debtors

Case No. 22-13256-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 07, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 09, 2023:

Recip ID	Recipient Name and Address
db	+++ Kimberly Atkinson, 635 Whittier Drive, Warminster, PA 18974-2059
db	+++ Kimberly Atkinson, MAILING ADDRESS:, 912 Anchor Street, Philadelphia, PA 19124-1024

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 07 2023 23:11:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Apr 08 2023 03:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 07 2023 23:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14740375	+ Email/PDF: bncnotices@becket-lee.com	Apr 07 2023 23:26:42	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14740376	+ EDI: BANKAMER.COM	Apr 08 2023 03:06:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
14740377	+ Email/Text: bankruptcy@cavps.com	Apr 07 2023 23:11:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14740379	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 07 2023 23:11:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
14740380	+ EDI: DISCOVER.COM	Apr 08 2023 03:06:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14740381	+ EDI: PHINGENESIS	Apr 08 2023 03:06:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
14740378	EDI: JPMORGANCHASE	Apr 08 2023 03:06:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
14740383	+ Email/Text: PBNCNotifications@peritussservices.com	Apr 07 2023 23:11:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
14740384	Email/Text: camanagement@mtb.com	Apr 07 2023 23:11:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
14740385	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 07 2023 23:11:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

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14740387	+ EDI: NAVIENTFKASMSERV.COM	Apr 08 2023 03:06:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
14740386	+ EDI: NAVIENTFKASMSERV.COM	Apr 08 2023 03:06:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
14740388	Email/Text: bankruptcies@penncredit.com	Apr 07 2023 23:11:00	Penn Credit, Attn: Bankruptcy, Po Box 988, Harrisburg, PA 17108
14740391	EDI: PRA.COM	Apr 08 2023 03:06:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
14740390	+ Email/Text: bankruptcy1@pffcu.org	Apr 07 2023 23:11:00	Police & Fire FCU, Attn: Bankruptcy, 901 Arch St, Philadelphia, PA 19107-2495
14740392	+ EDI: WTRRN BANK.COM	Apr 08 2023 03:06:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14740382		Joseph Atkinson
14740389	*P++	CITY OF PHILADELPHIA LAW DEPARTMENT, MUNICIPAL SERVICES BUILDING, 1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617, address filed with court:, Philadelphia Water Department, 1101 Market Street, 5th Floor, Philadelphia, PA 19107

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2023 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com
GEORGE R. TADROSS	on behalf of Debtor Kimberly Atkinson gtadross@tadrosslaw.com r55386@notify.bestcase.com;robin@tadrosslaw.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

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Information to identify the case:

Debtor 1	<u>Kimberly Atkinson</u>	Social Security number or ITIN	xxx-xx-3709
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberly Atkinson</u>	Social Security number or ITIN	xxx-xx-3709
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 22-13256-amc			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kimberly Atkinson

Kimberly Atkinson

4/6/23

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.